



CITY OF SUNNYVALE HOUSING REHABILITATION PAINT PROGRAM

456 West Olive Ave. Sunnyvale, CA. 94086
(408)730-7459 Fax (408) 737-4906

Dear Sunnyvale Homeowner:

Thank you for your recent inquiry in our Housing Paint Programs. Enclosed is an application for the City of Sunnyvale's Paint Grant and Paint Loan Program. Please note that the home must be owner occupied in order to qualify for the Paint Program.

For **every adult family member living in the home**, please return or send copies of the following (for items that are not applicable, please indicate NA):

- 1) Most recent Federal tax return (**include all schedules**)
- 2) Two (2) months of bank and checking statements from all banks and credit unions
- 3) Three (3) most recent paycheck stubs
- 4) Social Security statements
- 5) Pension/annuity statements
- 6) Most recent quarterly statement of investments owned
- 7) Verification of other regular monthly income as applicable
- 8) Copy of a mortgage statement (paint loan only)
- 9) Proof of Homeowner's Insurance (paint loan only)
- 10) Copy of California Identification

If you have your own business, please include copies of your two most recent tax returns. A recent or year-end mortgage statement and bank statement should also be included. If you have automatic deposit for Social Security or for any other regular monthly income, your most recent bank statement may be submitted.

Mobilehome owners: If you are applying for a Paint Loan, please include proof of your home insurance, a copy of your most recent registration and certificate of title. Your application cannot be reviewed without it.

If you have any questions you may contact me at (408) 730-7459.

You may mail the application to:

City of Sunnyvale
Housing Division
P.O. Box 3707
Housing Div
Sunnyvale, CA 94088-3707

Or deliver it to:

City of Sunnyvale
456 W. Olive Ave.
One Stop Permit Center,
Sunnyvale, CA 94086

Sincerely,

Richard Gutierrez
Housing Rehab. Specialist

NOTICE TO APPLICANTS FOR THE PAINT PROGRAMS

PLEASE READ CAREFULLY

The purpose of this information is to help acquaint you with our paint programs. The maximum you can receive is \$4,000 for a Paint Loan or the City may reimburse you for materials of up to \$1,000.00 for a Paint Grant. The money comes from the federally-funded Community Development Block Grant loan.

Paint Loan Program

Through the Paint Loan Program, the City will provide a **loan of up to \$4,000** (see below for details) for **materials and labor to paint the exterior of your home**. The City will provide a list of approved painting contractors that you will select from to obtain estimates. A minimum of two (2) estimates is required.

- **Interest Rate:** The interest rate is fixed at 3%, simple interest.
- **Monthly Payments:** Your payments of principal and interest are dependent on your income level and age. If you qualify for a deferred loan, you may opt for a monthly payment plan. This can be arranged with the City at anytime during the loan term.
- **No Prepayment Penalty:** You may prepay this loan without penalty at any time during the term of the loan.
- **Loan Term:** The principal balance and all accrued interest must be repaid to the City. If an applicant is 60 years of age or over, the term of the loan would be for all amounts to be due upon the sale or transfer of the home; and loan payments would be deferred until the loan was repaid. If an applicant is under the age of 60, then the maximum loan term would be 30 years. Loan payments would be deferred only if the household's monthly housing costs, including an amortized rehabilitation loan payment, were greater than 30% of the household's gross monthly income.

Upon the sale, conveyance or transfer of ownership of the home; or in the event of default under the loan documents all loans become due.

- **Collateral for Loan:** The loan advanced to you will be secured by a lien recorded against your home. The lien against your home will be in the form of a Deed of Trust (Certificate of Title for Mobilehomes) and will remain until such time as all sums are paid in full.
- **Loan Amount:** The maximum loan amount is \$4,000
- **Property Indebtedness:** The total indebtedness secured by liens against the property (senior to and including this loan) should not be more than 75% of the market value.
- **Eligibility Criteria:** You are eligible for a loan if you meet the following requirements:

1. **You own and occupy your home**, which is in a one-to-four unit property (only the unit which you occupy is eligible for rehabilitation);
 2. **You hold title to the home to be painted and it is your primary residence; and**
 3. **Your income does not exceed the lower-income level as established by county and household size.** (See attached income guidelines). There are some restrictions on assets - e.g. bank accounts, stocks, rental property, etc. Maximum value of assets (excluding value of owner-occupied home) for homeowners under age 60 is \$200,000 and for homeowners age 60 and over the maximum is \$325,000.
- **Properties which are held in trust:** The terms of the trust should specify that the homeowner is allowed to encumber the property. The City will need to see a copy of the trust stating this. If the loan is approved, the loan documents will specify that when the homeowner(s) die(s), the loan will become due. Prior to loan signing, the City will request that the homeowner provide an addendum to the Trust stating that the City's loan will become due and payable upon the homeowner's death.
 - **Subordination:** Once the city loan is recorded the City will not subordinate to any new loans. The only exception is that the City may agree to subordinate where the new loan is a refinance of a loan superior to the City's in which no additional equity is being taken out of the property.
 - **Inspection Fees:** Should you decide not to participate in the program, all fees will be reimbursed to the City for all inspections performed on your property. Approximate cost is \$550.00.

Note:

Applicant may only apply for **one** of the paint programs not both.

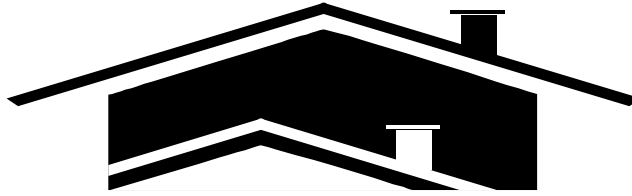
After approval of your application, the City will schedule a Risk Assessor to have an assessment and paint testing done on your home. Results of assessment will be given to you for your records. The City will discuss the results with you and will determine what course of action will be required to ensure Lead Base Paint safety.

Should you decide not to participate any further in the Paint Program you will be required to pay for the Risk Assessment and testing. Approximate cost is \$450.00.

Any records and documents pertaining to contamination of Lead Base Paint shall be the responsibility of the owner to maintain.

If you have any questions, please call Richard Gutierrez, Housing Rehab Specialist (408) 730-7459

INCOME GUIDELINES
EFFECTIVE: March 2015



Household Size		Maximum Income Limits
1 person		\$52,850
2 people		\$60,400
3 people		\$67,950
4 people		\$75,500
5 people		\$81,550
6 people		\$87,600
7 people		\$93,650
8 people		\$99,700

Income is gross annual income

Income Worksheet

(Please fill out as best as you can)

Resident Name: _____ **Address** _____

Age: _____

Loan: ☐ 3% ☐ Amortized ☐ Deferred
 ☐ Emergency ☐ Paint ☐ Rehab

Grant: ☐ Home Access ☐ Paint

Project Description: _____

Household Size: _____

Total Household Income: _____

	Name:	Name:	Name:	Name:
<u>Wages</u>				
a.				
b.				
c.				
<u>Pensions/Annuities</u>				
a.				
b.				
c.				
<u>Social Security</u>				
a.				
b.				
<u>Interest Income</u>				
a.				
b.				
<u>Dividends</u>				
a.				
b.				
<u>Assets</u>				
a.				
b.				
c.				
<u>Expenditures</u>				
a.				
b.				
c.				
d.				
e.				
f.				
Total Income				

Total Household Income: _____

Total Expenditures: _____

CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM

PAINT LOAN APPLICATION

The following information is requested by the federal government in order to monitor the program's compliance with federal laws regarding equal opportunity. You are not required to furnish this information, but are encouraged to do so. The law provides that this program may neither discriminate on the basis of this information, nor on whether you choose to furnish it.

<input type="checkbox"/> AMERICAN INDIAN, ALASKAN NATIVE	<input type="checkbox"/> WHITE
<input type="checkbox"/> NATIVE HAWAIIAN/ PACIFIC ISLANDER	<input type="checkbox"/> HISPANIC
<input type="checkbox"/> ASIAN, PACIFIC ISLANDER	<input type="checkbox"/> ASIAN
<input type="checkbox"/> BLACK/ AFRICAN AMERICAN, WHITE	<input type="checkbox"/> ASIAN, WHITE
<input type="checkbox"/> BLACK / AFRICAN AMERICAN	<input type="checkbox"/> OTHER (SPECIFY) _____
<input type="checkbox"/> AMERICAN INDIAN/ ALASKAN NATIVE, WHITE	

APPLICANT			CO-APPLICANT		
Name			Name		
Street Address			Street Address		
City, State, Zip			City, State, Zip		
Social Security No.:			Social Security No.:		
Home Phone No.: ()			Home Phone No.: ()		
Driver's Lic. No.:			Driver's Lic. No.:		
Age	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	No. of Household members: _____ No. of Dependant(s) and age(s):	Age	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	No. of Household members: _____ No. of Dependant(s) and age(s):
Employer:		Years on this job?	Employer:		Years on this job?
Address:		_____ If Self Employed, Type of Business:	Address:		_____ If Self Employed, Type of Business:
Phone No. ()			Phone No. ()		
Name and address of nearest relative not living with you:			Name and address of nearest relative not living with you:		
Phone No. ()			Phone No. ()		

Is this your primary residence?	What type of unit (single family, mobile home, etc.)?
Title to home is in the Name(s) of: Is this in a Trust? If so, please provide a copy	If the title is not in your Name(s), describe your interest in the property.

Age of Property _____	Number of Bedrooms _____	Number of Bathrooms _____	Square Footage _____	Estimated current value of home: _____	Central Air Conditioning ___Yes ___ No
Other structures on property?					

INCOME AND EXPENSES

A. Present Monthly Income:

Applicant's Wages \$ _____
 Co-Applicant's Wages \$ _____
 Pensions, Annuities \$ _____
 Social Security \$ _____
 *Other \$ _____
Total Gross Income \$ _____

B. Monthly Housing Expenses

Mortgage Payments \$ _____
 (Principal & Interest only)
 Property Taxes \$ _____
 Hazard Insurance \$ _____
 Maintenance \$ _____
 Heat & Utilities \$ _____
 Total Housing Expenses \$ _____

(1)Total Creditor Monthly

Payments (from back of app.) \$ _____

Total Monthly Obligations \$ _____

(Total Housing Expenses &
total creditor monthly pymts.)

* Including but not limited to income of all adult household members, interest, dividends, etc.

ASSETS AND LIABILITIES

ASSETS: Name of Depository _____ Checking \$ _____
 Savings \$ _____
 Name of Depository _____ Checking \$ _____
 Savings \$ _____
 Other Assets: Stocks, Bonds, Real Property, etc.
 _____ \$ _____
 _____ \$ _____

LIABILITIES:

Mortgage(s)	Account No.	Original Amount	Balance	Monthly Payment(s)
1 st		\$	\$	\$
2 nd		\$	\$	\$

Creditor(s)	Account No.	Original Amount	Balance	Monthly Payment(s)
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
(1) Total			\$	\$

BORROWER CERTIFICATION

I/We certify, that the above statements are true, accurate, and supporting documentation to be in accordance with the Department of Housing and Community Development regulations.

Applicant

Date

Co-Applicant

Date

CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM PAINT LOAN APPLICATION

INFORMATION AUTHORIZATION

TO WHOM IT MAY CONCERN:

I/We authorize the **CITY OF SUNNYVALE** (Local Entity) and any credit reporting agency utilized by the local entity to verify any information necessary in connection with the City's Housing Rehabilitation Program for Owner-Occupied Housing loan application, including, but not limited to, the following:

- 1) Credit History
- 2) Bank Accounts
- 3) Mortgage History

Authorization is further granted to use a photostatic copy of my/our signature(s) below, to obtain information regarding any of the aforementioned items.

Applicant

Date

Social Security Number

Co-applicant

Date

Social Security Number

CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM PAINT LOAN APPLICATION

Fair Lending Notice

To: All applicants for a loan under the City of Sunnyvale's Housing Rehabilitation Program for Owner-Occupied Housing.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following:

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to the limited extent necessary to avoid unsafe and unsound business practice.
2. Race, sex, or color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, or whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint or if you have any questions about your rights, contact:

Office of Fair Lending
600 South Commonwealth
15th Floor
Los Angeles, CA 90005

U.S. Office of Comptroller of the Currency
Consumer Complaint Department
50 Fremont Street, Suite 3900
San Francisco, CA 94105

When you file a complaint, the law requires that you receive a decision within 30 days.

I/We have received a copy of this notice.

Borrower: _____

Date: _____

Borrower: _____

Date: _____

CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM PAINT LOAN APPLICATION

Loan Application Attachment

I/We agree:

To provide Homeowner's Insurance in an amount equal to, or greater than all combined existing liens.

To have the property inspected, by appointment, to determine that the improvements specified have been completed satisfactorily.

That the work performed, and the materials used, are not the responsibility of the City of Sunnyvale, but are under warranty by the Contractor/Manufacturer.

That verification may be obtained from any source named in this application.

That it may be a Federal crime, punishable by a fine or imprisonment, or both, to knowingly make any false statements to obtain this loan.

Signature

Signature

Date

Date

LEAD-BASED PAINT NOTIFICATION

Property Owner: _____

Address: _____

Summary:

The HUD regulations state the following:

“Lead-based paint hazard: means any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.”

“Risk assessment: means an on-site investigation to determine the existence, nature, severity, and location of lead-based paint hazards. A risk assessment usually includes paint testing of a sampling of deteriorated painted surfaces, plus dust and soil testing. The paint-testing requirement is for all deteriorated painted surfaces plus all painted surfaces to be disturbed or replaced during rehabilitation. It involves the provision of a report by the individual or firm conducting the risk assessment explaining the results of the investigation and options for reducing the lead-based paint hazards.”

The City of Sunnyvale’s Lead-Based Paint Management Plan requires that, for all projects built prior to 1978 and rehabilitated with between \$5,000 and \$25,000 of CDBG or other federal entitlement funds, the following steps must be undertaken:

In accordance with the lead-based paint notification and disclosure requirements, the City will provide:

Prior to renovation:

- ☐ I have received and read the lead hazard information pamphlet developed by EPA, HUD and the Consumer Product Safety Commission, or an EPA-approved alternative.

Lead-Based Paint Hazard Risk:

- ☐ Analysis of the subject property was performed to determine whether or not lead-based paint hazards exist prior to the completion of the work. **If your home was built after 1978, this does not apply.**

Lead-Based Paint (LBP) Hazard Clearance:

- ☐ An analysis of the subject property was performed by a Certified Risk Assessor to determine if the property meets clearance following the completion of the rehab work utilizing CDBG funds under the City of Sunnyvale’s Substantial Rehabilitation Program.

Applicable only to homes built prior to 1978: Should you decide not to participate any further in the Rehab Loan Program you will be required to pay for the Risk Assessment, Lead testing and Termite inspection (regardless of the year of the home). Approximate cost is \$550.00.

I understand that I will be required to pay for the Risk Assessment and testing should I decide not to participate any further in the Rehab Loan Program.

Once the rehab is completed, federal law requires a clearance test. Upon completion, I will receive a copy of the LBP Hazard Clearance report and lab results for my property. I understand that all LBP hazards must be disclosed upon sale of the property.

Homeowner

Homeowner

LEAD-BASED PAINT ACKNOWLEDGEMENT

I have received the EPA **“Protect Your Family from Lead in Your Home”** pamphlet and have been advised to read it before work begins in my home.

Address: _____

Please check the box for which program you are applying:

☐ **Home Access Grant**

☐ **Paint Grant**

☐ **Paint Loan**

☐ **Rehab Loan**

Date

Print Full Name

Signature

Date

Print Full Name

Signature



**VIEWING OF THE LEAD BASE PAINT “SAFE WORK PRACTICES”
VIDEO AFFIDAVIT FORM FOR PAINT GRANT**

This is to confirm that I, _____, an applicant of the Sunnyvale Paint Grant Program received the **Lead Paint Safety Guide** and viewed the Lead Base Paint “**Safe Work Practices**”, video to comply with the City of Sunnyvale’s Lead Base Paint requirements.

Applicant Full Name

Applicant’s Address

City

Zip Code

Phone Number (if new)

Applicant Signature

Date

I promise to return the video tape to the City of Sunnyvale Housing Division:

Date Video Checked Out

Applicant Signature

Date Video Tape Returned

City Staff (*Signature*)

City Title



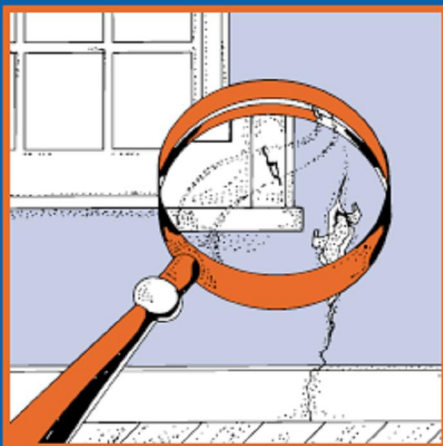
LEAD-BASED PAINT NOTICE TO APPLICANT

Beginning on September 15, 2000 the City of Sunnyvale will be required to comply with the Lead Safe Housing Regulation that was published in the Federal Register on September 15, 1999. The purpose of this regulation is to significantly reduce the health hazards created by lead paint, particularly from the dust created from deteriorated paint. The attached brochure, "Protect Your Family from Lead in Your Home" explains these hazards and gives some suggestions on what you can do. Lead hazards are particularly injurious to small children.

Rehabilitation Loan and Paint Grant projects will be affected by the requirements for notification, evaluation and reduction of lead-based paint hazards, whether or not small children reside in the home. The length of time it takes to process projects will increase in most cases, as there is currently a shortage of specially trained lead hazard risk assessors and contractors trained in hazard reduction.

Homes that will not be affected by the regulation are those built on or after January 1, 1978. Requirements for testing and hazard reduction work vary depending on the scope and type of work. Staff will be able to explain the differences in detail.

If you would like more information on the Housing Rehabilitation Program's Lead-Based Paint Management Plan, you may contact the Housing Division at (408) 730-7250.



Protect Your Family From Lead In Your Home



U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

 **United States
Environmental
Protection Agency**



**United States
Consumer Product
Safety Commission**



**United States
Department of Housing
and Urban Development**

EPA747-K-99-001
September 2001

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure form about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure form about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS have to give you this pamphlet before starting work.



IF YOU WANT MORE INFORMATION on these requirements, call the National Lead Information Center at **1-800-424-LEAD (424-5323)**.

This document is in the public domain. It may be reproduced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT:** Lead exposure can harm young children and babies even before they are born.
- FACT:** Even children who seem healthy can have high levels of lead in their bodies.
- FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

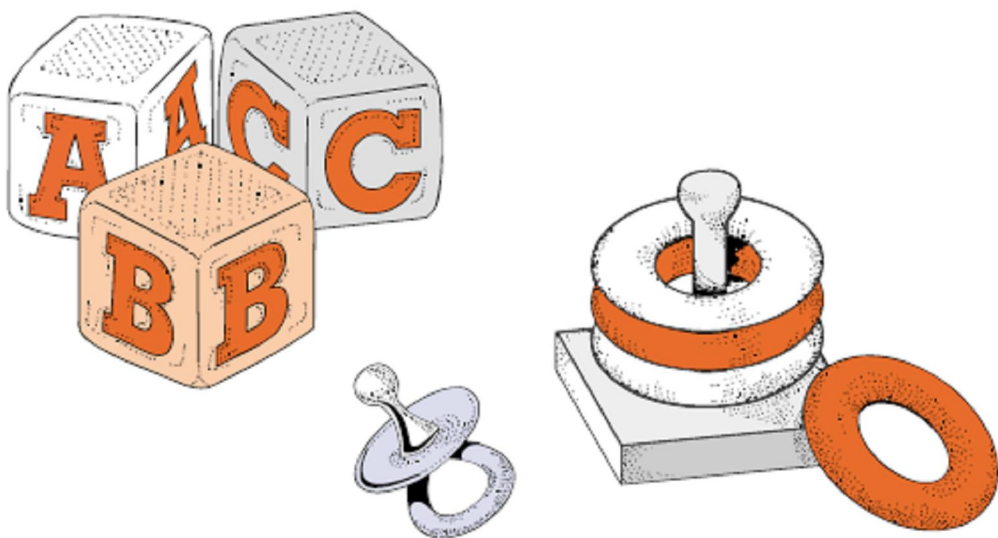
Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

Lead is even more dangerous to children than adults because:

- ◆ Children's brains and nervous systems are more sensitive to the damaging effects of lead.
- ◆ Children's growing bodies absorb more lead.
- ◆ Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



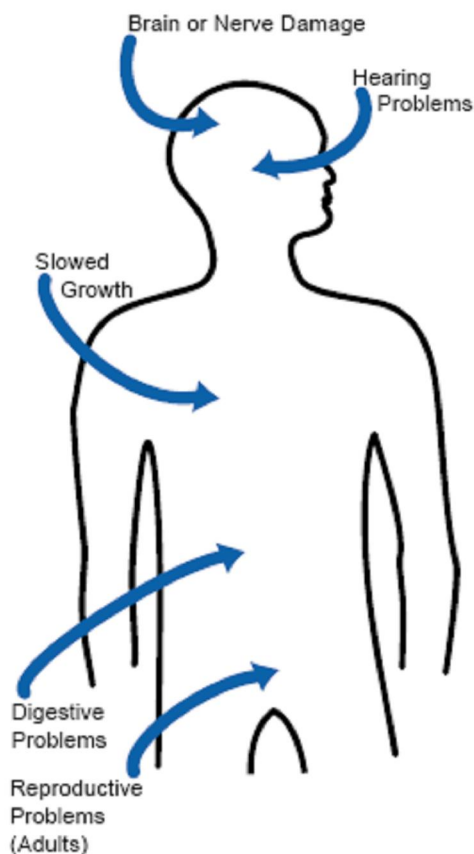
Lead's Effects

If not detected early, children with high levels of lead in their bodies can suffer from:

- ◆ Damage to the brain and nervous system
- ◆ Behavior and learning problems (such as hyperactivity)
- ◆ Slowed growth
- ◆ Hearing problems
- ◆ Headaches

Lead is also harmful to adults. Adults can suffer from:

- ◆ Difficulties during pregnancy
- ◆ Other reproductive problems (in both men and women)
- ◆ High blood pressure
- ◆ Digestive problems
- ◆ Nerve disorders
- ◆ Memory and concentration problems
- ◆ Muscle and joint pain



***Lead affects
the body in
many ways.***

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside *and* outside of the house.
- ◆ In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- ◆ Children at ages 1 and 2.
- ◆ Children or other family members who have been exposed to high levels of lead.
- ◆ Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- ◆ Windows and window sills.
- ◆ Doors and door frames.
- ◆ Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is dry scraped, dry sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors.
- ◆ 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- ◆ 400 parts per million (ppm) and higher in play areas of bare soil.
- ◆ 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.



You can get your home checked for lead in one of two ways, or both:

- ◆ A paint **inspection** tells you the lead content of every different type of painted surface in your home. It won't tell you whether the paint is a hazard or how you should deal with it.
- ◆ A **risk assessment** tells you if there are any sources of serious lead exposure (such as peeling paint and lead dust). It also tells you what actions to take to address these hazards.

Hire a trained, certified professional who will use a range of reliable methods when checking your home, such as:

- ◆ Visual inspection of paint condition and location.
- ◆ A portable x-ray fluorescence (XRF) machine.
- ◆ Lab tests of paint, dust, and soil samples.

There are standards in place to ensure the work is done safely, reliably, and effectively. Contact your local lead poisoning prevention program for more information, or call **1-800-424-LEAD** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these tests before doing renovations or to assure safety.

What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- ◆ If you rent, notify your landlord of peeling or chipping paint.
- ◆ Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- ◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ◆ Wash children's hands often, especially before they eat and before nap time and bed time.
- ◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- ◆ Keep children from chewing window sills or other painted surfaces.
- ◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.



Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called “interim controls”) are not permanent solutions and will need ongoing attention.
- ◆ To **permanently** remove lead hazards, you should hire a certified lead “abatement” contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors;
- ◆ 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your local agency (see page 11) for help with locating certified contractors in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

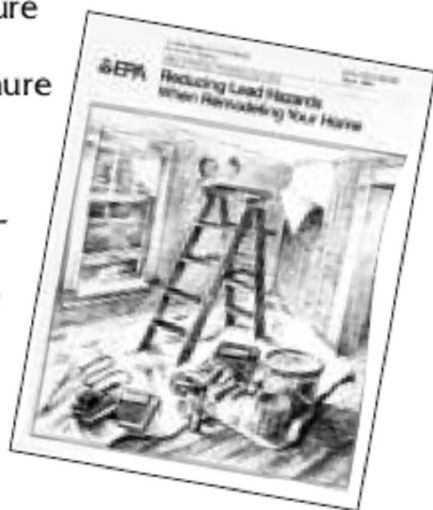
Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- ◆ **Have the area tested for lead-based paint.**
- ◆ **Do not use a belt-sander, propane torch, heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ◆ **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Other Sources of Lead



While paint, dust, and soil are the most common lead hazards, other lead sources also exist.



- ◆ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- ◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- ◆ **Old painted toys and furniture.**
- ◆ **Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.**
- ◆ **Lead smelters** or other industries that release lead into the air.
- ◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◆ **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/**.

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** and ask for the National Lead Information Center at **1-800-424-LEAD**.



EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's website at: **www.cpsc.gov**.



Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD**.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RAL)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, heat gun, dry scraper, or dry sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



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